

Worker's Compensation Insurance

December 8, 2006

Q. *What is Worker's Compensation Insurance?*

- A. Worker's Compensation provides insurance benefits to you and/or your family if you have a job-related injury or illness. Benefits paid through this insurance include payment of hospital and medical bills, time lost from work, prosthetic devices, and burial benefits in case of death. The state has a contract with Worker's Compensation Fund of Utah (WCF-Utah) to provide and administer this insurance.

Q. *What do I do if I am injured on the job?*

- A. Report a work-related injury or illness immediately to your supervisor or the Human Resources Department within your agency. Ask that an "Employer's First Report of Injury" form be completed. This form needs to be completed within seven days and sent to Worker's Compensation Fund of Utah. If you do not report this injury in a timely manner, you may lose your rights to this benefit.

When WCF-Utah receives the First Report of Injury form, they will assign an adjuster to your case. They will be contacting you to receive additional information so your claim can be processed. Your prompt cooperation with the adjuster will speed up any payments due you or medical bills.

Q. *Can I go to my own doctor for medical treatment?*

- A. Yes. However, WCF-Utah has contracted with Intermountain Health Care (IHC) to provide benefits. WCF-Utah will pay the allowable charges that have been established between IHC and WCF-Utah. If your doctor is not an IHC preferred provider, you will be responsible for charges in excess of the allowable amount. Make sure you tell the doctor that it is a work-related injury or illness so he/she can complete a "Physicians First Report of Injury." Also, inform him/her that insurance coverage will be provided by WCF-Utah, not by your own health insurance.

Q. *When does Worker's Compensation Insurance pay for time off the job?*

- A. The date of injury is not covered by Workers Comp no matter what time the injury occurred, even if it is one minute after shift starts or walking into the building to get to work. After the date of injury, there is a three day waiting period, unless the employee is off work for 15 days or more. For example, if the date of injury was 11/1/06, the three day waiting period would be 11/2, 11/3, and 11/4. Workers Comp would not pay for these days unless the employee was off of work for 15 days or more. So, if the date of injury was on 11/1 and the employee went back to work on 11/16 or any day prior to 11/16, Workers Comp would not pay for the 3 day waiting period. However, if the employee was off of work and didn't return until 11/17 or later, Workers Comp would pay starting the day after the injury.

Q. *What are my options for receiving compensation while out on Worker's Compensation Leave?*

A. For employees with leave balances, there are 3 options:

1. The employee may choose to enter "leave without pay Industrial status" and wait for a check from Worker's Compensation. While the employee is off work, they are still responsible to pay the employee's portion of insurance premiums. The employee will receive a bill from PEHP in the mail for each month he or she is off work.
2. The employee may use 80 hours of leave each pay period. Once a check is received from Worker's Compensation, the employee can "buy back" eligible leave hours. The employee's total earnings, including leave and Worker's Compensation payments, cannot exceed normal gross pay.
3. The employee may choose to use only the necessary leave hours needed to supplement the Worker's Compensation payments.

Employees without leave balances shall enter "leave without pay industrial status" and wait for a check from Worker's Compensation. While the employee is off work, they are still responsible to pay the employee's portion of insurance premiums. The employee will receive a bill from PEHP in the mail for each month he or she is off work.

Q. *How can I contact WCF-Utah for information on my claim?*

A. The address and telephone number is:
Worker's Compensation Fund of Utah
392 East 6400 South
Murray, UT 84107
Telephone: (801) 288-8285
<https://www.wcgroup.com>